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APPLICATION NO.	I	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/491,899	_	01/27/2000	William R. Wells	3735-929	9213
27717	7590	7590 03/20/2006		EXAMINER	
SEYFARTH SHAW LLP				MAHMOUDI, HASSAN	
55 E. MON	ROE STR	EET			
SUITE 4200				ART UNIT	PAPER NUMBER
CHICAGO, IL 60603-5803				2165	

DATE MAILED: 03/20/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

## Application No. Applicant(s) 09/491,899 WELLS ET AL. Interview Summary Art Unit Examiner Tony Mahmoudi 2165 All participants (applicant, applicant's representative, PTO personnel): (1) Tony Mahmoudi. (2) Mr. George H. Gerstman (Attorney of Record). Date of Interview: 16 March 2006. Type: a) Telephonic b) Video Conference c) Personal [copy given to: 1) applicant 2) applicant's representative] Exhibit shown or demonstration conducted: d) Yes e) No. If Yes, brief description: \_\_\_\_\_. Claim(s) discussed: 1 and 21-23. Identification of prior art discussed: . . Agreement with respect to the claims f) was reached. g) was not reached. h) $\square$ N/A. Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: See Continuation Sheet. (A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.) THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

U.S. Patent and Trademark Office PTOL-413 (Rev. 04-03)

Examiner Note: You must sign this form unless it is an

Attachment to a signed Office action.

Examiner's signature, if required

Continuation of Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments:

The attorney briefly discussed claims 21-23, for which interference is being sought, and how the "creation of authenticators" is supported in the specification. The examiner explained that in his view, the specification supports "using authenticators" to "authenticate users' biometric data and user PIN", however, the "creation" of "authenticators" is still not clearly supported in view of the specification, as related to claims 21 and 22.

The attorney also discussed proposed amendments for other pending claims (e.g. claim 1) and the examiner provided feedback on the proposed amendments broadening/changing the scope of the invention with regards to the change from "debit card" to "smart card". The attorney shall discuss the proposed amendment with the applicant and file a response, as appropriate.